

Information to identify the case:		
Debtor 1	Bernadette A. Myers	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
First Name Middle Name Last Name		
Social Security number or ITIN xxx-xx-9321		
EIN _____		
Social Security number or ITIN _____		
EIN _____		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-11212-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernadette A. Myers

6/16/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bernadette A. Myers
Debtor

Case No. 19-11212-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db	+ Bernadette A. Myers, 211 Lowry Road, Erie, PA 16511-1326
15168240	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168224	Email/Text: collectors@arresourcesinc.com	Jun 17 2025 00:10:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
15168223	Email/Text: collectors@arresourcesinc.com	Jun 17 2025 00:10:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
15168222	^ MEBN	Jun 17 2025 00:01:30	Apotheker Scian P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15168225	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 17 2025 00:10:55	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15168226	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 17 2025 00:10:55	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15168227	+ EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15168229	+ EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15168231	+ EDI: CITICORP	Jun 17 2025 03:57:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15168232	EDI: CITICORP	Jun 17 2025 03:57:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 45

15196363	EDI: CITICORP	Jun 17 2025 03:57:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168234	+ EDI: CITICORP	Jun 17 2025 03:57:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15168233	+ EDI: CITICORP	Jun 17 2025 03:57:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15168236	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 17 2025 00:11:00	Colonial Savings & Loa, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
15168235	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 17 2025 00:11:00	Colonial Savings & Loa, P O Box 2988, Fort Worth, TX 76113-2988
15185525	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 17 2025 00:11:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
15168238	EDI: DISCOVER	Jun 17 2025 03:57:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15168237	EDI: DISCOVER	Jun 17 2025 03:57:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15184559	EDI: DIRECTV.COM	Jun 17 2025 03:57:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15170232	EDI: DISCOVER	Jun 17 2025 03:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168241	Email/Text: rj@ffcc.com	Jun 17 2025 00:09:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15168242	Email/Text: rj@ffcc.com	Jun 17 2025 00:09:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15183621	+ Email/Text: RASEBN@raslg.com	Jun 17 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183599	Email/Text: inveniobkt@phillips-cohen.com	Jun 17 2025 00:10:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15168243	Email/Text: inveniobkt@phillips-cohen.com	Jun 17 2025 00:10:00	PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801
15168245	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15168244	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15545454	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15199731	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15168246	+ EDI: SYNC	Jun 17 2025 03:57:00	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15168247	+ EDI: SYNC	Jun 17 2025 03:57:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15197593	^ MEBN	Jun 17 2025 00:01:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15168467	^ MEBN	Jun 17 2025 00:01:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168249	+ EDI: SYNC	Jun 17 2025 00:01:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 45

15168248	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15189755	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 03:57:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15189647	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15193424	EDI: AIS.COM	Jun 17 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15188100	+ Email/Text: collections@widgetfinancial.com	Jun 17 2025 03:57:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15168250	+ Email/Text: collections@widgetfinancial.com	Jun 17 2025 00:10:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
		Jun 17 2025 00:10:00	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cu Members Mortgage, a division of Colonial Saving
15168228	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15168230	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15168251	*+	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140
15168239	##+	Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. dcarlon@kmllawgroup.com
Lauren M. Lamb	on behalf of Debtor Bernadette A. Myers julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. mmiksich@kmllawgroup.com
Office of the United States Trustee	

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 45

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 5